

United States Bankruptcy Court  
Southern District of Iowa

In re:  
Robert C. Dixon  
Lydia B. Dixon  
Debtors

Case No. 20-00013-lmj  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0863-4

User: auto  
Form ID: 5309A

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db/jdb +Robert C. Dixon, Lydia B. Dixon, 1146 Ascension Street, Des Moines, IA 50314-2252  
802435890 +American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove, MN 55016-0250  
802435894 +CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160-9511  
802435899 +Financial Plus Credit, 1831 25th St, W. Des Moines, IA 50266-1465  
802435903 +Hauge Assoc, Po Box 88610, 2320 W 49th Streeth, Sioux Falls, SD 57105-6557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: office@markslawdm.com Jan 03 2020 23:55:25 Samuel Z Marks,

4225 University Ave., Des Moines, IA 50311  
tr EDI: FDFNEIMAN.COM Jan 04 2020 04:58:00 Donald F Neiman, 801 Grand Avenue, Ste 3700,  
Des Moines, IA 50309-8004  
ust +E-mail/Text: ustpregion12.dm.ecf@usdoj.gov Jan 03 2020 23:55:33 United States Trustee,  
Federal Bldg, Room 793, 210 Walnut Street, Des Moines, IA 50309-2115  
802435891 +EDI: PHINAMERI.COM Jan 04 2020 04:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
Po Box 183853, Arlington, TX 76096-3853  
802435892 +EDI: CAPITALONE.COM Jan 04 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
802435893 +EDI: CAPITALONE.COM Jan 04 2020 04:58:00 Capital One/Helzberg, Attn: Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285  
802435895 +EDI: WFNNB.COM Jan 04 2020 04:58:00 Comenity Bank/Youngers, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
802435896 +E-mail/Text: cedwards@creditiowa.com Jan 03 2020 23:55:32  
Credit Bureau Services of Iowa, Inc., Attn: Bankruptcy, 1306 South 7th Street,  
Oskaloosa, IA 52577-4114  
802435897 +EDI: CRFRSTNA.COM Jan 04 2020 04:58:00 Credit First National Association,  
Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
802435898 +E-mail/PDF: creditonebknofications@resurgent.com Jan 04 2020 00:07:26 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
802435900 +EDI: BLUESTEM Jan 04 2020 04:58:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250  
802435901 +EDI: AMINFOFP.COM Jan 04 2020 04:58:00 First PREMIER Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524  
802435902 +E-mail/Text: bankruptcy@avadynehealth.com Jan 03 2020 23:55:30 H & R Accounts, Inc.,  
Attn: Bankruptcy, Po Box 672, Moline, IL 61266-0672  
802435904 +EDI: IIC9.COM Jan 04 2020 04:58:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,  
Saint Paul, MN 55164-0378  
802435905 +EDI: IRS.COM Jan 04 2020 04:58:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
802435906 +E-mail/Text: bncnotices@becket-lee.com Jan 03 2020 23:55:30 Kohls/Capital One,  
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
802435907 +EDI: AGFINANCE.COM Jan 04 2020 04:58:00 OneMain Financial, Attn: Bankruptcy,  
Po Box 3251, Evansville, IN 47731-3251  
802435908 +EDI: RMSC.COM Jan 04 2020 04:58:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
802435909 +EDI: RMSC.COM Jan 04 2020 04:58:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064,  
Orlando, FL 32896-5064  
802435910 EDI: USBANKARS.COM Jan 04 2020 04:58:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
Cincinnati, OH 45201

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Donald F Neiman trustee@neiman@bradshawlaw.com,  
IA02@ecfcbis.com;DFN@trustesolutions.com;DFN@trustesolutions.net  
Samuel Z Marks on behalf of Debtor Robert C. Dixon office@markslawdm.com,  
andreaskr49092@notify.bestcase.com  
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Robert C. Dixon  
First Name Middle Name Last Name  
Social Security number or ITIN: xxx-xx-2927  
EIN: --\_-----

Debtor 2: Lydia B. Dixon  
(Spouse, if filing) First Name Middle Name Last Name  
Social Security number or ITIN: xxx-xx-4678  
EIN: --\_-----

United States Bankruptcy Court: Southern District of Iowa  
Date case filed for chapter: 7 1/3/20

Case number: 20-00013-lmj7

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert C. Dixon	Lydia B. Dixon
2. All other names used in the last 8 years		
3. Address	1146 Ascension Street Des Moines, IA 50314	1146 Ascension Street Des Moines, IA 50314
4. Debtor's attorney Name and address	Samuel Z Marks 4225 University Ave. Des Moines, IA 50311	Contact phone (515) 276-7211 Email: <a href="mailto:office@markslawdm.com">office@markslawdm.com</a>
5. Bankruptcy trustee Name and address	Donald F Neiman 801 Grand Avenue Ste 3700 Des Moines, IA 50309-8004	Contact phone (515) 246-5877 Email: <a href="mailto:trusteeneiman@bradshawlaw.com">trusteeneiman@bradshawlaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	110 E. Court Ave. Suite 300 Des Moines, IA 50309	Office Hours: <u>08:00 AM – 05:00 PM Monday – Friday</u>  Contact phone (515) 284-6230  Date: 1/3/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 6, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Room 783, Federal Building, 210 Walnut, Des Moines, IA 50309</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Filing deadline: 4/6/20</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div> <b>Filing deadline:</b> If applicable, 30 days after the <i>conclusion</i> of the meeting of creditors         </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Cellular phones</b>	Only attorneys and their employees may carry cell phones and other portable communication devices into hearing locations.	